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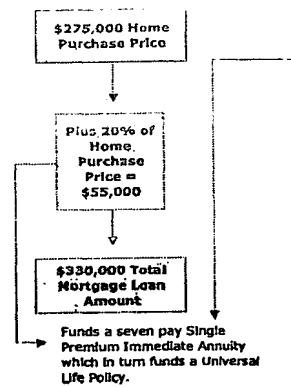
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(54) Title: MORTGAGE FINANCING SYSTEM

## The Mana Loan

Borrower: 32 Year Old Non-smoking Male



Estimated Annual Premium for Annuity		
1st	\$7,950	\$5,271
2nd	7,950	12,961
3rd	7,950	20,991
4th	7,950	29,369
5th	7,950	38,109
6th	7,950	47,602
7th	7,950	57,509
8th	Policy Paid in Full	60,029
9th		62,456

\*Non-Guaranteed Policy

### Homeowner

- No Money Down
- Owns Home F/C 25th Year
- Approx. \$123,000 cash value in policy.
- Death Benefit Equal to Loan Amount.

WO 2004/114079 A3

(57) Abstract: The present invention is a method for providing mortgage financing to a borrower while additionally creating the opportunity for the borrower to invest in their long and short-term financial security (Fig.2). In a real estate purchase, a mortgage is extended for greater than the real estate purchase price (Fig. 3). The surplus amount is applied against at least one investment vehicle, so that after the periodic payments are completed, the borrower has equity in real estate and an interest in at least one investment vehicle. The investment vehicle provides security for the mortgage.